



UNITED STATES BANKRUPTCY COURT Southern		DISTRICT OF New York	Voluntary Petition
Name of Debtor (If individual, enter Last, First, Middle): Richardo A. Fajardo	Name of Joint Debtor (Spouse) (Last, First, Middle):		
All Other Names used by debtor in the last 6 years (include married, maiden and trade names):	All Other Names used by the joint debtor in the last 6 years (include married, maiden and trade names):		
Last four digits of Soc. Sec.No/Complete EIN or other Tax I.D. No. (If more than one, state all): 8831	Last four digits of Soc. Sec.No/Complete EIN or other Tax I.D. No. (If more than one, state all):		
Street Address of Debtor (No. and street, city, state, zip): 506 WEST 153 STREET NEW YORK NY 10031	Street Address of Joint Debtor (No. and Street, City, State, Zip Code):		
County of Residence or of the Principal Place of Business: NEW YORK	County of Residence or of the Principal Place of Business: NEW YORK		
Mailing Address of Debtor (If different from street address)	Mailing Address of Joint Debtor (If different from street address):		
Location of Principal Assets of Business Debtor (If different from addresses listed above)			
Information Regarding the Debtor (Check the Applicable Boxes)			
Venue: (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner or partnership pending in this District.			
Type of Debtor (Check all applicable box) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other		Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304-Case ancillary to foreign proceeding	
Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-business <input type="checkbox"/> Business		Filing Fee (Check one box) <input checked="" type="checkbox"/> Filing fee attached. <input type="checkbox"/> Filing fee to be paid in installments. (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No.3.	
Chapter 11, Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)			
Statistical/Administrative Information (Estimates Only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.			THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors 1-15 16-49 50-99 100-199 200-999 1000-over <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>			
Estimated Assets (Check one box) \$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million \$1,000,001 to \$10 million \$10,000,001 to \$50 million \$50,000,001 to \$100 million More than \$100 million <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>			
Estimated Debts (Check one box) \$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million \$1,000,001 to \$10 million \$10,000,001 to \$50 million \$50,000,001 to \$100 million More than \$100 million <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>			
04-14799			



Official Form B1 P2, 12-03

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Richardo A. Fajardo	
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed:		Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor:		Case Number:	Date Filed:
District:		Relationship:	Judge:
Signatures			
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.		EXHIBIT C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No	
X <u>RICARDO A. FAJARDO</u> Signature of Debtor		Signature(s) of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	
X _____ Signature of Joint Debtor		X _____ Signature of Authorized Individual	
Telephone Number (if not represented by attorney) Date:		_____ Print or Type Name of Authorized Individual	
Signature of Attorney X <u>HERIBERTO A. CABRERA</u> Signature of Attorney for Debtor(s)		_____ Title of Authorized Individual by Debtor to File this Petition	
<u>HERIBERTO A CABRERA</u> Printed Name of Attorney for Debtor(s)		Date:	
<u>HERIBERTO A. CABRERA</u> Firm Name		Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. §110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.	
<u>5615 FIFTH AVENUE</u> Address		_____ Printed Name of Bankruptcy Petition Preparer	
<u>BROOKLYN NY 11220</u> Address		_____ Social Security Number (Required by 11 U.S.C. 110(c))	
<u>718-439-3600</u> Telephone Number		_____ Address	
Date:		_____ Names and Social Security numbers of all other Individuals who prepared or assisted in preparing this document:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		If more than one person prepared this document, attach additional signed sheets conforming to the appropriate official form for each person.	
Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that (he or she) may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.		X _____ Signature of Bankruptcy Petition Preparer	
X <u>HERIBERTO A. CABRERA</u> Signature of Attorney for Debtor(s)		Date:	
Date		A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11U.S.C. § 110; 18 U.S.C. §156.	

**UNITED STATES BANKRUPTCY COURT** Southern**DISTRICT OF** New York

In re: Richardo A. Fajardo

Debtor(s) Case No. 04-14799

See summary below for the list of schedules. Include Unsworn Declaration under Penalty of Perjury at the end.

GENERAL INSTRUCTIONS: Schedules D, E and F have been designed for the listing of each claim only once. Even when a claim is secured only in part, or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed in Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

Name of Schedule	Attached (Yes/No)	Number of Sheets	Amounts Scheduled		
			Assets	Liabilities	Other
A - Real Property	x	1	0.00		
B - Personal Property	x	5	2800.00		
C - Property Claimed as Exempt	x	1			
D - Creditors Holding Secured Claims	x	1		0.00	
E - Creditors Holding Unsecured Priority Claims	x	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	x	3		62923.78	
G - Executory Contracts and Unexpired Leases	x	1			
H - Codebtors	x	1			
I - Current Income of Individual Debtor(s)	x	1			1437.60
J - Current Expenditures of Individual Debtor(s)	x	1			3090.00
Total Number of Sheets of All Schedules		16			
Total Assets			2800.00		
Total Liabilities				62923.78	



Form B6 A W (12-98)

In re: Richardo A. Fajardo

Debtor(s) Case No. 04-14799

(if known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM

Total ->

(Report also on Summary of Schedules)



Form B6 B W (11-95)

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Blumberg's Law Practice, Publisher, NYC 10013

In re: Richardo A. Fajardo

Debtor(s) Case No. 04-14799

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
01 Cash on hand		HOUSEHOLD GOODS		800.00
02 Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	x			
03 Security Deposits with public utilities, telephone companies, landlords and others.	x			
04 Household goods and furnishings including audio, video, and computer equipment.	x			
05 Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
06 Wearing apparel.		WEARING APPAREL		500.00
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total ->				1,300.00

Continuation sheets attached



Form B6 B W (11-95)

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In re: Richardo A. Fajardo

Debtor(s) Case No. 04-14799

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
07 Furs and jewelry.	x			
08 Firearms and sports, photographic and other hobby equipment.	x			
09 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10 Annuities. Itemize and name each issuer.	x			
11 Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	x			
12 Stock and interest in incorporated and unincorporated businesses. Itemize.	x			
13 Interest in partnerships or joint ventures. Itemize.	x			
14 Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total ->				1,300.00

Continuation sheets attached



Form B6 B W (11-95)

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In re: Richardo A. Fajardo

Debtor(s) Case No. 04-14799

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15 Accounts receivable.	x			
16 Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
17 Other liquidated debts owing debtor including tax refunds. Give particulars.	x			
18 Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	x			
19 Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy or trust.	x			
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total ->				1,300.00

Continuation sheets attached



Form B6 B W (11-95)

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In re: Richardo A. Fajardo

Debtor(s) Case No. 04-14799

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
20 Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor and rights to setoff claims. Give estimated value of each.	x			
21 Patents, copyrights, and other general intellectual property. Give particulars.	x			
22 Licenses, franchises, and other general intangible. Give particulars.	x			
23 Automobiles, trucks, trailers, and other vehicles and accessories.		VEHICLE TOYOTA 1998		1,500.00
24 Boats, motors, and accessories.	x			
25 Aircraft and accessories.	x			
26 Office equipment, furnishings, and supplies.	x			
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total ->				2,800.00

Continuation sheets attached



Form B6 B W (11-95)

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Blumberg Excelsior, Publisher, NYC 10013

In re: Richardo A. Fajardo

Debtor(s) Case No. 04-14799

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
27 Machinery, fixtures, equipment, and supplies used in business.	x			
28 Inventory.	x			
29 Animals.	x			
30 Crops-growing or harvested. Give particulars.	x			
31 Farming equipment and implements.	x			
32 Farm supplies, chemicals and feed.	x			
33 Other personal property of any kind not already listed. Itemize.	x			
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total ->				2,800.00

Continuation sheets attached

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
HOUSEHOLD GOODS	DEBTOR AND CREDITOR LAW SECT. "282"	800.00	800.00
WEARING APPAREL	DEBTOR AND CREDITOR LAW SECT. "282"	500.00	500.00
VEHICLE TOYOTA 1998	DEBTOR AND CREDITOR LAW SECT. "282"	1,500.00	1,500.00



Form B6 D W (12/03)

Blumberg's Law Products, Inc. NY 10013

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In re: Richardo A. Fajardo

Debtor(s) Case No. 04-14799

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☒ Check this box if debtor has no creditors holding secured claims to report on this Schedule D

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	C O D E B T	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT OF LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY	C U D *
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			

 Subtotal ->
 (Total of this page)

Total ->

Continuation Sheets attached. (use only on last page of the completed Schedule D.)

*If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

(Report total also on Summary of Schedules)



Form B6 E W (Rev 4/04)

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In re: Richardo A. Fajardo

Debtor(s) Case No. 04-14799

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPE OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

- ☐ **Extensions of credit in an involuntary case**
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).
- ☐ **Wages, salaries, and commissions**
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4925 per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).
- ☐ **Contributions to employee benefit plans**
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
- ☐ **Certain farmers and fishermen**
Claims of certain farmers and fishermen, up to a maximum of \$4925 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).
- ☐ **Deposits by individuals**
Claims of individuals up to a maximum of \$2225 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).
- ☐ **Alimony, Maintenance, or Support**
Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in U.S.C. § 507(a)(7).
- ☐ **Taxes and Certain Other Debts Owed to Governmental Units**
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(7).
- ☐ **Commitments to Maintain the Capital of an Insured Depository Institution**
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(8).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE (See Instructions)	CO DE B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	C U D *

Subtotal ->
(Total of this page)☒ Continuation Sheets attached.

Total ->

(use only on last page of the completed Schedule E.)

*If contingent, enter C; if unliquidated, enter U; if disputed, enter D. (Report total also on Summary of Schedules)

FORM B6F(Official Form6F) (12/03)

Debtor Richardo A. Fajardo
In re:

Case No. 04-14799

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	C O D E B T O R	H U S E H O L D E R O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
372169258091001 AMERICAN EXPRESS PO BOX 360001 FT LAURDERDALE FL 33336			CREDIT CARD				223.72
372762853443013 AMERICAN EXPRESS PO BOX 360001 FT. LAUDERDALE FL 33336			CREDIT CARD				1,200.00
372281910872007 AMERICAN EXPRESS PO BOX 360001 FT. LAUDERDALE FL 33329			CREDIT CARD				7,938.56
372273269322006 AMERICAN EXPRESS PO BOX 360001 FT. LAUDERDALE FL 33336			CREDIT CARD				159.66
372762853442007 AMERICAN EXPRESS PO BOX 360001 FT. LAUDERDALE FL 33336			CREDIT CARD				75.00
372762853445018 AMERICAN EXPRESS PO BOX 360001 FT. LAUDERDALE FL 33336-			CREDIT CARD				200.00
Subtotal							\$ 9,796.94
Total							\$ 9,796.94

X continuation sheets attached.

Debtor Richardo A. Fajardo
In re:

Case No. 04-14799

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	C O D E B T O R	H U S E H O L D E R O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
372762853441009 AMERICAN EXPRESS SERVICES CENTER PO BOX 297812 FT. LAUDERDALE FL 33329			CREDIT CARD				2,213.92
5442622001085667 BANK OF AMERICA PO BOX 53132 PHOENIX AZ 85072-3132			CREDIT CARD				356.11
4366163049307909 BANK ONE PO BOX 15153 WILMINGTON DE 19886-515			CREDIT CARD				5,605.67
5424180543303363 CITI PLATINUM SELECT CARD CITI CARD PO BOX 8119 S HACKENSACK NJ 07606-			CREDIT CARD				13,514.00
69608751 CITIBANK US SERVICE CENTER PO BOX 769013 SAN ANTONIO TX 78245-90			PERSONAL LOAN				6,026.31
5427753601936303 DIRECT MERCHANTS BANK PO BOX 17036 BALTIMORE MD 21297-0448			CREDIT CARD				10,964.40
Subtotal							\$ 38,680.41
Total							\$ 48,477.35

 X continuation sheets attached.

Debtor Richardo A. Fajardo
In re:

Case No. 04-14799

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	C O D E B T O R	H U S E H O L D E R O R W I F E	C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
6011002790560890 DISCOVER PO BOX 15251 WILMINGTON DE 19886-525				CREDIT CARD				1,000.00
6011300520167758 DISCOVER PO BOX 15251 WILMINGTON DE 19886-525				CREDIT CARD				292.06
4366163049307909 FIRST CARD PO BOX 15153 WILMINGTON DE 19885-5153				CREDIT CARD				5,356.06
5447170032094972 FLEET PO BOX 15480 WILMINGTON DE 19850-548				CREDIT CARD				7,598.18
50499440109469956 SEARS PO BOX 182149 COLUMBUS OH 43218-2149				DEPARTMENT STORE CARD				200.13
Subtotal								\$ 14,446.43
Total								\$ 62,923.78

_____ continuation sheets attached.



Form B6 G W (11-95)

In re: Richardo A. Fajardo

Debtor(s) Case No. 04-14799 (if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY, STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.



Form B6 H W (11/95)

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In Richardo A. Fajardo
re:

Debtor(s) Case No. 04-14799

SCHEDULE H - CODEBTORS☒ Check this box if debtor has no codebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR



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Form B6 I W (11-95)

In Richardo A. Fajardo
re:

Debtor(s) Case No.04-14799

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status SINGLE	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	AGE
Employment	DEBTOR SPOUSE	
Occupation		
Name of Employer	CHURCH ST. CATHERINE/GENOA SCHOOL	
How long employed		
Address of Employer 506 WEST 153 STREET NEW YORK NY 10031		

Income: (Estimate of average monthly income) _____

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly.) \$ 1506.76 \$

Estimate monthly overtime _____

SUBTOTAL \$ 1506.76 \$ 0.00

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security 69.16

b. Insurance _____

c. Union dues _____

d. Other (Specify) _____

SUBTOTAL OF PAYROLL DEDUCTIONS \$ 69.16 \$ 0.00

TOTAL NET MONTHLY TAKE HOME PAY \$ 1437.60 \$ 0.00

Regular income from operation of business or profession or farm

(attach detailed statement) _____

Income from real property _____

Interest and dividends _____

Alimony, maintenance or support payments payable to the debtor for the debtor's

use or that of dependents listed above. _____

Social security or other government assistance (Specify) _____

Pension or retirement income _____

Other monthly income (Specify) _____

TOTAL MONTHLY INCOME \$ 1437.60 \$ 0.00

TOTAL COMBINED MONTHLY INCOME \$ 1437.60 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:



Form B6 J W (11-95)

In Richardo A. Fajardo
re:

Debtor(s) Case No. 04-14799

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home) \$ 700.00
 Are real estate taxes included? ☒ Yes ☐ No Is property insurance included? ☐ ☒
 Utilities Electricity and Heating Fuel 50.00
 Water and Sewer 60.00
 Telephone 60.00
 Other _____

Home maintenance (repairs and upkeep) _____
 Food 600.00
 Clothing _____
 Laundry and dry cleaning 60.00
 Medical and dental expenses _____
 Transportation (not including car payments) 120.00
 Recreation, clubs and entertainment, newspapers, magazines, etc. _____

Charitable contributions _____
 Insurance (not deducted from wages or included in home mortgage payments)
 Homeowner's or renter's _____
 Life _____
 Health _____
 Auto _____
 Other 1500.00

Taxes (not deducted from wages or included in home mortgage payments)
 (Specify) _____

Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan) _____
 Auto _____ \$ _____
 Other _____

Alimony, maintenance, and support paid to others _____
 Payments for support of additional dependents not living at your home _____
 Regular expenses from operation of business, profession, or farm (attach detailed statement) _____
 Other _____

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) \$ 3090.00

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income _____
 B. Total projected monthly expenses _____
 C. Excess income (A minus B) \$ 0.00
 D. Total amount to be paid into plan each _____
 (Interval)



Form B6 J W (11-95)

In Richardo A. Fajardo
re:

Debtor(s) Case No. 04-14799

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	\$	400.00
Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Is property insurance included? <input type="checkbox"/> <input checked="" type="checkbox"/>	
Utilities Electricity and Heating Fuel		0.00
Water and Sewer		0.00
Telephone		70.00
Other		0.00
		0.00
		0.00
		0.00
Home maintenance (repairs and upkeep)		0.00
Food		400.00
Clothing		100.00
Laundry and dry cleaning		50.00
Medical and dental expenses		0.00
Transportation (not including car payments)		0.00
Recreation, clubs and entertainment, newspapers, magazines, etc.		0.00
Charitable contributions		0.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's		0.00
Life		0.00
Health		0.00
Auto		550.00
Other		0.00
		0.00
		0.00
		0.00
Taxes (not deducted from wages or included in home mortgage payments) (Specify)		0.00
		0.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	0.00
Other		0.00
		0.00
		0.00
		0.00
		0.00
Alimony, maintenance, and support paid to others		0.00
Payments for support of additional dependents not living at your home		0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)		0.00
Other		0.00
		0.00
		0.00
		0.00
		0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	1570.00

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income		0.00
B. Total projected monthly expenses		0.00
C. Excess income (A minus B)	\$	0.00
D. Total amount to be paid into plan each (Interval)	\$	0.00



Form 7W Stmt. of Financial Affairs (12-03)

STATEMENT OF FINANCIAL AFFAIRS**UNITED STATES BANKRUPTCY COURT****Southern DISTRICT OF New York**

In re: Richardo A. Fajardo

Debtor(s) Case No. 04-14799

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business with in the last 6 years, as defined below, also must complete Questions 19-25. If the answer to any question is "None" or the question is not applicable, mark the box labeled "None". If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates or the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101(30).

NONE

11 | 01 INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCES

2002 : \$ 13017.00
 2003 : \$ 13632.00
 Y.T.D. : \$ 4827.00

NONE

12 | 02 INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS

State the amount of income received by the debtor other than employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE
X

List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE
X

03B PAYMENTS TO CREDITORS

List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE
X

04A SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTION, GARNISHMENTS AND ATTACHMENTS

List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE
X

04B SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTION, GARNISHMENTS AND ATTACHMENTS

Describe all property that has been attached, garnished, or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE
X

05 REPOSSESSIONS, FORECLOSURES, AND RETURNS

List all property that has been repossessed by a creditor, sold at foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE
X

Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE
X

06B ASSIGNMENTS AND RECEIVERSHIPS

List all property which has been in the hands of a custodian, receiver, or court appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE
X

07 GIFTS

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE
X

08 LOSSES

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NONE
☒

10 OTHER TRANSFERS

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE
☒

11 CLOSED FINANCIAL ACCOUNTS

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, saving, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE
☒

12 SAFE DEPOSIT BOX

List each safe deposit or other box or depository in which the debt has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE
X**14 PROPERTY HELD FOR ANOTHER PERSON**

List all property owned by another person that the debtor holds or controls.

NONE
X**15 PRIOR ADDRESS OF DEBTOR**

If the debtor has moved within two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

NONE
X**16 SPOUSES AND FORMER SPOUSES**

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides with the debtor in the community property state.

NONE
X**17A ENVIRONMENTAL INFORMATION**

List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

17C ENVIRONMENTAL INFORMATION

List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18A NATURE, LOCATION, AND NAME OF BUSINESS

If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

18B NATURE, LOCATION, AND NAME OF BUSINESS

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Sec. 101.



Form B8 (Official Form 8) (12/03)

Form 8. INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

UNITED STATES BANKRUPTCY COURT Southern

DISTRICT OF New York

In Richardo A. Fajardo
re:Debtor(s) Case No. 04-14799
Chapter 7 (if known)**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

- I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
- I intend to do the following with respect to the property of the estate which secures those consumer debts:

*a. Property to Be Surrendered.***Description of property****Creditor's name***b. Property to Be Retained.**[Check any applicable statement.]*

Description of Property	Creditor's name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)

Date:

RICARDO A. FAJARDO

Signature of Debtor

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (SEE 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110(c))

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.



3085W Stnt of Comp.:
Rule 2016(b) (12-95)

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UNITED STATES BANKRUPTCY COURT

Southern **DISTRICT OF** New York

In re: Richardo A. Fajardo

Debtor(s) Case No. 04-14799 (if known)

STATEMENT

Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b) Bankruptcy Rules, states that:

- (1) The undersigned is the attorney for the debtor(s) in this Case.
- (2) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:
 - (a) for legal services rendered or to be rendered in contemplation of and in connection with this case \$ 250.00
 - (b) prior to filing this statement, debtor(s) have paid \$
 - (c) the unpaid balance due and payable is \$ 250.00
- (3) \$ 209.00 of the filing fee in this case has been paid.
- (4) The services rendered or to be rendered include the following:
 - (a) analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - (b) preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
 - (c) representation of the debtor(s) at the meeting of creditors.
- (5) The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
- (6) The source of payments made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
- (7) The undersigned has received no transfer, assignment or pledge of property except the following for the value stated:
- (8) The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

Dated:

Respectfully submitted, HERIBERTO A. CABRERA

Attorney for Petitioner

Attorney's name and address



Southern DISTRICT OF New York

Richardo A. Fajardo

Debtor(s) Case No. 04-14799

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P.1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. §101(30) or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims.

(1) NAME OF CREDITOR AND COMPLETE MAILING ADDRESS INCLUDING ZIP CODE	(2) NAME, TELEPHONE NUMBER AND COMPLETE MAILING ADDRESS, INCLUDING ZIP CODE OF EMPLOYEE, AGENT, OR DEPARTMENT OF CREDITOR FAMILIAR WITH CLAIM.	(3) NATURE OF CLAIM (trade debt, bank loan, government contract, etc)	(4) C U S D	(5) AMOUNT OF CLAIM (If secured also state value of security)
CITI PLATINUM SELECT CARD CITI CARD PO BOX 8119 S HACKENSACK NJ 07606-811				13,514.00
DIRECT MERCHANTS BANK PO BOX 17036 BALTIMORE MD 21297-0448				10,964.40
AMERICAN EXPRESS PO BOX 360001 FT. LAUDERDALE FL 33329-781				7,938.56
FLEET PO BOX 15480 WILMINGTON DE 19850-5480				7,598.18
CITIBANK US SERVICE CENTER PO BOX 769013 SAN ANTONIO TX 78245-9013				6,026.31
BANK ONE PO BOX 15153 WILMINGTON DE 19886-5153				5,605.67
FIRST CARD PO BOX 15153 WILMINGTON DE 19885-5153				5,356.06
AMERICAN EXPRESS SERVICES CENTER PO BOX 297812 FT. LAUDERDALE FL 33329-78				2,213.92
AMERICAN EXPRESS PO BOX 360001 FT. LAUDERDALE FL 33336-000				1,200.00
DISCOVER PO BOX 15251 WILMINGTON DE 19886-5251				1,000.00

"(4) C U D S" If contingent, enter C; if unliquidated, enter U; if disputed, enter D; if subject to setoff, enter S.

* Value of secured portion of claim



Richardo A. Fajardo

Southern DISTRICT OF New York

Debtor(s) Case No. 04-14799

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P.1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. §101(30) or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims.

(1) NAME OF CREDITOR AND COMPLETE MAILING ADDRESS INCLUDING ZIP CODE	(2) NAME, TELEPHONE NUMBER AND COMPLETE MAILING ADDRESS, INCLUDING ZIP CODE OF EMPLOYEE, AGENT, OR DEPARTMENT OF CREDITOR FAMILIAR WITH CLAIM.	(3) NATURE OF CLAIM (trade debt, bank loan, government contract, etc)	(4) C U S D	(5) AMOUNT OF CLAIM (If secured also state value of security)
BANK OF AMERICA PO BOX 53132 PHOENIX AZ 85072-3132				356.11
DISCOVER PO BOX 15251 WILMINGTON DE 19886-5251				292.06
AMERICAN EXPRESS PO BOX 360001 FT LAURDERDALE FL 33336-000				223.72
SEARS PO BOX 182149 COLUMBUS OH 43218-2149				200.13
AMERICAN EXPRESS PO BOX 360001 FT. LAUDERDALE FL 33336-0001				200.00
AMERICAN EXPRESS PO BOX 360001 FT. LAUDERDALE FL 33336-000				159.66
AMERICAN EXPRESS PO BOX 360001 FT. LAUDERDALE FL 33336-000				75.00

"(4) C U D S" If contingent, enter C; if unliquidated, enter U; if disputed, enter D; if subject to setoff, enter S.

* Value of secured portion of claim



BlumbergExcelsior, Publisher, NYC 10013

3092 - Verification of Creditor Matrix. 12/95

UNITED STATES BANKRUPTCY COURT

Southern **DISTRICT OF** New York

In re: Richardo A. Fajardo

Case No. 04-14799
Debtor(s)
Chapter 7

VERIFICATION OF CREDITOR MATRIX

The above-named debtor(s) hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Dated: _____

Debtor RICARDO A. FAJARDO
Richardo A. Fajardo

Debtor _____



3065W Disclosure of compensation of bankruptcy petition
preparer, Bankruptcy Form B280, 12/03

UNITED STATES BANKRUPTCY COURT

Southern DISTRICT OF New York

In re: Richardo A. Fajardo

Debtor(s)

Bankruptcy Case No. 04-14799
Chapter 7

Address: 506 WEST 153 STREET
NEW YORK NY 10031

Last four digits of Soc. Sec. No/Complete EIN
or other Tax I.D. No. (If more than one, state all): 8831

DISCLOSURE OF COMPENSATION OF BANKRUPTCY PETITION PREPARER

1. Under 11 U.S.C. §110(h), I declare under penalty of perjury that I am not an attorney or employee of an attorney, that I prepared or caused to be prepared one or more documents for filing by the above-named debtor(s) in connection with this bankruptcy case, and that compensation paid to me within one year before the filing of the bankruptcy petition, or agreed to be paid to me, for services rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For document preparation services, I have agreed to accept	_____	\$	_____
Prior to the filing of this statement I have received	_____	\$	_____
Balance Due	_____	\$	0.00

2. I have prepared or caused to be prepared the following documents (itemize):

and provided the following services (itemize):

3. The source of the compensation paid to me was: ☐ Debtor ☒ Other (specify)
4. The source of the compensation paid to me is: ☐ Debtor ☒ Other (specify)
5. The foregoing is a complete statement of any agreement or arrangement for payment to me for preparation of the petition filed by the debtor(s) in this bankruptcy case.
6. To my knowledge no other person has prepared for compensation a document for filing in connection with this bankruptcy case except as listed below:
- NAME(S) SOCIAL SECURITY NUMBER(S)

DECLARATION OF BANKRUPTCY PETITION PREPARER

I declare under penalty of perjury that the foregoing is true and correct to the best of my knowledge, information, and belief.

X RICARDO A. FAJARDO

Signature

Social Security Number
(Required by 11 U.S.C. § 110(c).)

Date

Name (Print):

Address:

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.



Form B6 Cont. W (12-03)

Blumberg's Law Products, Inc. 10013

Pg 33 of 35

In re: Richardo A. Fajardo

Debtor(s) Case No. 04-14799

DECLARATION CONCERNING DEBTOR'S SCHEDULES**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

(Total shown on summary page plus 1.)

Date

Signature RICARDO A. FAJARDORichardo A. Fajardo

Debtor

Date

Signature _____

(Joint Debtor, if any)

(if joint case, both spouses must sign.)

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security Number

(Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other Individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets confirming to the appropriate Official Form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

(Total shown on summary page plus 1.)

Date

Signature _____

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

AMERICAN EXPRESS
PO BOX 360001
FT LAURDERDALE FL 33336-00

AMERICAN EXPRESS
PO BOX 360001
FT. LAUDERDALE FL 33336-00

AMERICAN EXPRESS
PO BOX 360001
FT. LAUDERDALE FL 33329-78

AMERICAN EXPRESS
PO BOX 360001
FT. LAUDERDALE FL 33336-00

AMERICAN EXPRESS
PO BOX 360001
FT. LAUDERDALE FL 33336-00

AMERICAN EXPRESS
PO BOX 360001
FT. LAUDERDALE FL 33336-000

AMERICAN EXPRESS
SERVICES CENTER
PO BOX 297812
FT. LAUDERDALE FL 33329-78

BANK OF AMERICA
PO BOX 53132
PHOENIX AZ 85072-3132

BANK ONE
PO BOX 15153
WILMINGTON DE 19886-5153

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CITIBANK PLATINUM SELECT CARD
CITI CARD
PO BOX 8119
S HACKENSACK NJ 07606-811

CITIBANK
US SERVICE CENTER
PO BOX 769013
SAN ANTONIO TX 78245-9013

DIRECT MERCHANTS BANK
PO BOX 17036
BALTIMORE MD 21297-0448

DISCOVER
PO BOX 15251
WILMINGTON DE 19886-5251

DISCOVER
PO BOX 15251
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FIRST CARD
PO BOX 15153
WILMINGTON DE 19885-5153

FLEET
PO BOX 15480
WILMINGTON DE 19850-5480

SEARS
PO BOX 182149
COLUMBUS OH 43218-2149